PATENT

Group Art Unit: 2876

Examiner: Ahshik Kim

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Chan Wan RYOO

Serial No. 09/806,481

Filed: April 12, 2001

. April 12, 2001

For: ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL

PREPAID CARDS AND METHOD OF SELLING PREPAID CARDS

RESPONSE TO THE MAY 7, 2003 OFFICE ACTION UNDER RULE 1.116

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Official Action mailed May 7, 2003 (Paper No. 6), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 4 of this paper.

8/12/03

AUG -7 2003

RECEIVED